### Case 19-16026-amc Doc 10 Filed 10/18/19 Entered 10/21/19 00:54:29 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Christopher F. Slaugh Debtor

District/off: 0313-4

Case No. 19-16026-amc Chapter 13

Date Rcvd: Oct 16, 2019

#### CERTIFICATE OF NOTICE

Page 1 of 2

Form ID: 309I Total Noticed: 23

User: BarbaraS

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 18, 2019.
db
                 #+Christopher F. Slaugh,
                                                24 Apple Lane, Mountville, PA 17554-1217
                  +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Reading, PA 19606-2265
                                                                                                                     Suite 100.
tr
                  +Bureau of Audit and Enforcement,
                                                            City of Allentown,
                                                                                     435 Hamilton Street,
smg
                    Allentown, PA 18101-1603
smg
                   City Treasurer, Eighth and Washington Streets, Reading, PA 19601
                  +Dun & Bradstreet, INC,
                                                 3501 Corporate Pkwy, P.O. Box 520,
                                                                                               Centre Valley, PA 18034-0520
smg
smg
                  +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
                  +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg
                  +Apex Asset Mang., 2501 Oregon Pike, Srel02, Lancaster, PA 17601-4890
Mrs. BPO, LLC., 1930 Olmeu Ave., Cherry Hill, NJ 08003
+National Business Service, 9428 Baymeadows Road, #200, Jacksonville, FL 32256-79:
+National Credit Mang., 10845 Olive Blvd. #210, Saint Louis, MO 63141-7794
+Ocwen Mortgage, 1661 Worthington Rd., Ste. 100, West Palm Beach, FL 33409-6493
14395257
14395262
14395263
                                                                                         Jacksonville, FL 32256-7912
14395264
14395265
                                         5032 Parkway Plaza Blvd., Charlotte, NC 28217-1918
14395266
                  +Roundpoint Mng.,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty
                   E-mail/Text: tom@fleckensteinpalaw.com Oct 17 2019 03:33:34
                                                                                               THOMAS W. FLECKENSTEIN,
                    Thomas W. Fleckenstein Attorney at Law, 1338 Malleable Road, Columbia, PA 17512
                   E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 17 2019 03:33:51
sma
                    Pennsylvania Department of Revenue,
                                                                                            P.O. Box 280946,
                                                                 Bankruptcy Division,
                  Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 17 2019 03:34:12
smg
                                                                                                           U.S. Attorney Office,
                    c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                  +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 17 2019 03:34:04
                                                                                                    United States Trustee,
ust
                  Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, +E-mail/Text: bankruptcycare@affinityfcu.com Oct 17 2019 03:33:45
                                                                                                    Philadelphia, PA 19106-2908
14395256
                                                                                                      Affinity FCU,
                   73 Mountainview Blvd., Basking Ridge, NJ 07920-2332 EDI: CAPITALONE.COM Oct 17 2019 07:23:00 Capital Or
14395258
                                                                        Capital One,
                                                                                          PO Box 85015,
                                                                                                              Richmond, VA 23285
                   EDI: RMSC.COM Oct 17 2019 07:23:00
14395259
                                                                 Care Credit/Synchrony Bank,
                                                                                                    PO Box 960061,
                    Orlando, FL 32896-0061
14395260
                   E-mail/PDF: creditonebknotifications@resurgent.com Oct 17 2019 03:31:06
                                                                                                              Credit One Bank,
                  PO Box 60500, City of Industry, CA 91716-0500 +EDI: MERRICKBANK.COM Oct 17 2019 07:28:00 Men
14395261
                                                                          Merrick Bank, PO Box 9201.
                    Old Bethpage, NY 11804-9001
14395261
                  +E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 17 2019 03:31:05
                                                                                                            Merrick Bank,
                   PO Box 9201, Old Bethpage, NY 11804-9001
EDI: Q3G.COM Oct 17 2019 07:28:00 Quantu
14405574
                                                                 Quantum3 Group LLC as agent for,
                                                                                                          Agua Finance.
                                    Kirkland, WA 98083-0788
                                                                                                              TOTAL: 11
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\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked  $^{\prime}+^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2019 Signature: /s/Joseph Speetjens

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District/off: 0313-4 User: BarbaraS Page 2 of 2 Date Rcvd: Oct 16, 2019

Form ID: 309I Total Noticed: 23

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2019 at the address(es) listed below:

REBECCA ANN SOLARZ on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION bkgroup@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com
THOMAS W. FLECKENSTEIN on behalf of Debtor Christopher F. Slaugh tom@fleckensteinpalaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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| Information to identify the case:                               |                                  |  |  |  |  |  |  |
|---|----------------------------------|--|--|--|--|--|--|
| Debtor 1  | Christopher F. Slaugh            | Social Security number or ITIN xxx-xx-8677 |  |  |  |  |  |
|   | First Name Middle Name Last Name | EIN  |  |  |  |  |  |
| Debtor 2  |                                  | Social Security number or ITIN             |  |  |  |  |  |
| (Spouse, if filing)   | First Name Middle Name Last Name | EIN  |  |  |  |  |  |
| United States Bankruptcy Court Eastern District of Pennsylvania |                                  | Date case filed for chapter 13 9/25/19     |  |  |  |  |  |
| Case number: 19   | 9–16026–amc                      |  |  |  |  |  |  |

### Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

|    |  | About Debtor 1:  | About Debtor 2:  |
|----|--|--|--|
| 1. | Debtor's full name   | Christopher F. Slaugh  |  |
| 2. | All other names used in the last 8 years   |  |  |
| 3. | Address  | 24 Apple Lane<br>Mountville, PA 17554  |  |
| 4. | <b>Debtor's attorney</b><br>Name and address   | THOMAS W. FLECKENSTEIN<br>Thomas W. Fleckenstein Attorney at Law<br>1338 Malleable Road<br>Columbia, PA 17512    | Contact phone 717–333–4053                                 |
|    |  |  | Email: tom@fleckensteinpalaw.com                           |
| 5. | Bankruptcy trustee<br>Name and address   | SCOTT F. WATERMAN (Chapter 13)<br>Chapter 13 Trustee<br>2901 St. Lawrence Ave.<br>Suite 100<br>Reading, PA 19606 | Contact phone (610) 779-1313                               |
|    |  |  | Email: ECFMail@ReadingCh13.com                             |
| 6. | Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. | 400 Washington Street<br>Suite 300<br>Reading, PA 19601  | Hours open:<br>Philadelphia Office — 8:30 A.M. to 5:00 P.M |
|    |  |  | Reading Office 8:00 A.M. to 4:30 P.M.                      |
|    |  |  | Contact phone (610)2085040                                 |
|    |  |  | Date: 10/16/19   |

For more information, see page 2

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Debtor Christopher F. Slaugh Case number 19-16026-amc

| 7. | Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. | November 12, 2019 at 2:00 PM  The meeting may be continued or adjourned to a later date. If  | Location:<br>2901 St. Lawrence Ave, Reading, PA 19606  |  |  |
|----|---|--|--|--|--|
|    | Creditors may attend, but are not required to do so.  | so, the date will be on the court docket.  |  |  |  |
| 8. | Deadlines The bankruptcy clerk's office must receive these documents and any required filing for by the following             | Deadline to file a complaint to challenge dischargeability of certain debts: You must file:  | Filing deadline: 1/11/20   |  |  |
|    | required filing fee by the following deadlines.   | a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or   |  |  |  |
|    |   | <ul> <li>a complaint if you want to have a particular debt excepted from dunder 11 U.S.C. § 523(a)(2) or (4).</li> </ul>   | lischarge  |  |  |
|    |   | Deadline for all creditors to file a proof of claim (except governmental units):   | Filing deadline: 12/4/19   |  |  |
|    |   | Deadline for governmental units to file a proof of claim:  | Filing deadline: 3/23/20   |  |  |
|    |   | Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. |  |  |  |
|    |   | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  | Filing deadline: 30 days after the conclusion of the meeting of creditors  |  |  |
| 9. | Filing of plan  | The debtor has filed a plan. This plan proposes payment to the trustee of \$200.00 The hearing on confirmation will be held on: 12/12/19 at 10:00 AM, Location: Courtroom 1, Third Floor, The Ma PA 19601  |  |  |  |
| 10 | Creditors with a foreign address  | If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.  |  |  |  |
| 11 | I. Filing a chapter 13<br>bankruptcy case   | apter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts  |  |  |  |
| 12 | 2. Exempt property  | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.   |  |  |  |
| 13 | B. Discharge of debts   | Confirmation of a chapter 13 plan may result in a discharge of debts However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.  | scharged until all payments under the plan<br>t the debt from the debtors personally except<br>ed from discharge under 11 U.S.C. §<br>he bankruptcy clerk's office by the deadline. If |  |  |